

In his article “*Risk-takers: Who are They?*” (n.d.), Dr. Charlie Wittman argues that there are both biological and psychological explanations as to why some people take more risks than others, But none of these explanations are definitive. He also states that “*the brain’s reward system, a person’s sensation-seeking character, age, and gender all impact on risk-taking behavior*”.

To support his argument, Wittman states that Dopamine is linked to the brain’s reward system, and he said that scientists believe it to be linked to risk-taking. He quotes a 2008 research conducted by researchers at Vanderbilt University and Albert Einstein College of Medicine. It concluded that people who are risk-takers have fewer dopamine receptors than people who are not. He also quotes a study from Zuckerman (2008) who examined two pairs of identical twins, one who had grown up together and another grown up apart. The study determined that 60% of the sensation-seeking trait can be determined by genes, thus the trait and a tendency towards risk-taking can be inherited.

Then, Wittman stated that age is related to risk-taking. He proves this by using a study conducted by Dr. Jay Giedd (2008) that involved scanning the brains of 145 children every two years for ten years using MRI. The study concludes that “*the pre-frontal cortex; part of the brain that in charge to control the way we organize, plan, etc, does not fully develop until as late as 25*”. Lastly, he quotes a 2011 research by Columbia Business School that states “*men and women perceive the situation differently, possibly because of their different life experiences affected by their gender*”.